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IN RE:	UNITED STATES BANKRUPTCY COURT
	DISTRICT OF NEW JERSEY
	CHAPTER 13
	CASE NO.: 18-18610 (SLM)
ALIM BOWMAN,	
10 Harrison Avenue	
West Orange, NJ 07052	
xxx-xx-2799	
DEBTOR(S)	

DEBTOR'S CERTIFICATION RELATING
TO MODIFIED CHAPTER 13 PLAN

Alim Bowman, Debtor in the above-captioned matter, of full age, hereby certifies as follows:

1. I am the Debtor in the above-captioned matter and I am filing this brief certification in support of the Modified Chapter 13 Plan which was filed.

2. Specifically, the Certification relates to the extension of the plan, under the 'Cares Act', Section 1113, to seven years. That Section of the newly enacted law amends Section 1329 of the Bankruptcy Code by allowing plan modification, upon the Debtor's request. It allows modification if:

a. "the debtor is experiencing or has experienced a material financial hardship due, directly or indirectly, to the coronavirus disease 2019 (COVID-19) pandemic; and the modification is approved after notice and a hearing.

3. A plan under this section, "may not provide

1 for payments over a period that expires more than 7 years after
2 the time that the first payment under the original confirmed plan
3 was due."

4 4. I believe that I have directly experienced a material
5 financial hardship as a result of the health pandemic allowing
6 the plan extension to seven years as provided for in the Cares
7 Act.

8 5. I cannot return to work as a carpenter because of the
9 Corona Virus issues. The entire Union is basically shut down
10 now, because it is considered to be non-essential, it is shut
11 down at the moment because of the health issues.

12 6. It may be months before any complete shutdown is even
13 lifted and I am able to work again in my full capacity.

14 7. So though I was originally out of work because of health
15 issues due to my ruptured appendix, now, because of the health
16 pandemic, I am not able to obtain employment as a Union carpenter
17 and it will likely be many months before I can work again because
18 of the health crisis.

19 8. For these reasons, the health pandemic is causing me to
20 face serious financial hardship, qualifying me for an extension
21 of the plan term, to the maximum seven year period allowed under
22 the statute/act.

23 9. I certify that this information is true and correct.

24 Dated: April 18, 2020

/S/ ALIM BOWMAN

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26 ALIM BOWMAN, DEBTOR
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